



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [WEBSTER FINANCIAL CORPORATION](#)

City/State [STAMFORD, CT](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [67,595,023](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WEBSTER FINANCIAL CORPORATION
200 ELM STREET
STAMFORD, CT 06902

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	60,694,674			33,276,371			34,186,197			32,215,931			29,081,160		
Net income (\$000)	165,564			202,113			408,864			220,621			382,723		
Number of BHCs in peer group	132			131			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3	2.67	75	2.72	2.65	52	2.68	2.60	52	2.81	2.77	46	3.37	3.01	65
+ Non-interest income	0.71	0.96	41	0.89	1.11	48	0.93	1.04	51	0.88	1.21	38	0.97	1.32	41
- Overhead expense	2.37	2.17	72	2.26	2.24	56	2.18	2.17	53	2.36	2.57	44	2.46	2.69	39
- Provision for credit losses	0.66	0.09	94	-0.29	-0.15	26	-0.16	-0.09	32	0.43	0.51	38	0.13	0.15	53
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	27	0	0.01	45
+ Other tax equivalent adjustments	0	0	10	0	0	48	0	0	46	0	0	80	0.05	0	95
= Pretax net operating income (tax equivalent)	0.68	1.40	6	1.63	1.79	44	1.59	1.66	48	0.90	1.04	36	1.80	1.56	70
Net operating income	0.55	1.06	8	1.21	1.36	37	1.20	1.26	48	0.68	0.81	33	1.32	1.19	62
Net income	0.55	1.06	8	1.21	1.35	37	1.20	1.26	48	0.68	0.82	32	1.32	1.19	62
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.42	3.12	71	3	3.14	39	2.95	3.06	39	3.33	3.55	31	4.31	4.41	45
Interest expense	0.15	0.24	33	0.14	0.27	21	0.13	0.25	22	0.36	0.52	31	0.73	1.08	26
Net interest income (tax equivalent)	3.27	2.88	76	2.86	2.85	45	2.82	2.80	46	2.96	3.01	40	3.59	3.33	60
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.08	66	0.04	0.13	29	0.02	0.11	22	0.21	0.27	51	0.21	0.21	59
Earnings coverage of net loan and lease losses (X)	20.92	-9.51	53	52.73	4.52	81	125.21	39.72	84	9.27	22.91	41	12.77	24.40	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.25	1.17	63	1.43	1.39	59	1.35	1.23	66	1.66	1.58	64	1.04	0.83	75
Allowance for loan and lease losses / Total loans and leases	1.25	1.15	64	1.43	1.37	61	1.35	1.20	67	1.66	1.55	66	1.04	0.81	77
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.41	72	0.57	0.63	53	0.51	0.49	57	0.79	0.71	62	0.78	0.57	74
30-89 days past due loans and leases / Total loans and leases	0.11	0.32	23	0.09	0.27	21	0.09	0.32	14	0.15	0.39	19	0.21	0.43	26
Liquidity and Funding															
Net noncore funding dependence	6.74	3.09	66	-0.85	-1.82	57	2.73	-2.33	67	7.55	3.20	67	15.98	14.45	57
Net short-term noncore funding dependence	5.86	-1.79	80	-2.99	-8.21	67	1.11	-7.71	74	5.42	-4.76	84	12.50	3.38	76
Net loans and leases / Total assets	66.68	61.60	63	62.72	59.81	56	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41
Capitalization															
Tier 1 leverage ratio	9.12	9.08	54	8.53	9.11	34	8.47	8.98	36	8.32	9.13	27	8.96	9.76	31
Holding company equity capital / Total assets	11.83	10.04	78	9.86	10.88	36	9.85	10.71	35	9.91	11.16	33	10.54	12.43	28
Total equity capital (including minority interest) / Total assets	11.83	10.14	76	9.86	11.01	34	9.85	10.82	34	9.91	11.29	31	10.54	12.57	25
Common equity tier 1 capital / Total risk-weighted assets	11.09	11.90	41	11.66	12.69	38	11.72	12.42	41	11.35	12.38	35	11.56	12.17	44
Net loans and leases / Equity capital (X)	5.64	6.22	38	6.36	5.51	71	6.39	5.53	66	6.59	5.58	74	6.19	5.21	74
Cash dividends / Net income	69.59	34	91	37.84	25.30	80	37.44	28.27	69	69.46	42.30	87	38.97	33.12	60
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	100.26	7.91	99	3.11	9.29	32	6.97	10.50	44	7.28	16.68	21	10.11	9.26	65
Equity capital	140.20	-0.29	99	4.88	9.31	37	6.30	7.46	58	0.84	6.99	20	11.13	10.49	69
Net loans and leases	112.91	11.87	98	-1.50	0.79	50	3.17	3.36	54	7.22	9.07	49	8.75	9.10	64
Noncore funding	213.80	10.50	97	-57.80	-23.76	6	-43.88	-14.79	16	-41.30	-12.18	16	19.22	6.59	78
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.49	11.61	65	14.66	11.05	71	14.12	10.95	70	15.16	13.56	68	14.44	13.04	69
Equity investment in subsidiaries / Equity capital	108.36	103.92	75	102.78	103.07	50	102.64	103.22	52	103.35	102.81	57	96.08	103.22	12
Cash from ops + noncash items + op expense / Op expense + dividends	-179.41	116.54	4	122.69	130.64	51	110.89	154.48	33	34.51	147.24	3	216.84	190.27	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	778,758	375,303	760,681	787,518	925,085	107.50	127.45
Income from lease financing receivables.....	9,346	3,779	7,482	7,074	5,449	147.31	243.10
Fully taxable income on loans and leases.....	759,980	375,417	761,032	786,672	925,757	102.44	121.08
Tax-exempt income on loans and leases.....	28,124	3,665	7,131	7,920	4,777	667.37	1977.10
Estimated tax benefit on income on loans and leases.....	11,058	1,279	2,498	2,723	3,882	764.87	1168.85
Income on loans and leases (tax equivalent).....	799,162	380,361	770,661	797,315	934,416	110.11	130.98
Investment interest income (tax equivalent).....	150,116	92,938	183,806	215,260	240,260	61.52	40.24
Interest on balances due from depository institutions.....	1,438	523	1,875	245	1,205	174.95	384.18
Interest income on other earning assets.....	2,893	619	1,223	3,201	4,963	367.37	-11.01
Total interest income (tax equivalent).....	953,609	474,441	957,565	1,016,021	1,180,844	101.00	108.86
Interest on time deposits of \$250K or more	310	560	755	4,846	11,726	-44.64	-92.81
Interest on time deposits < \$250K.....	2,066	4,266	6,368	27,610	48,555	-51.57	-71.50
Interest on foreign office deposits	86	127	295	662	2,414	-32.28	65.38
Interest on other deposits	17,397	6,580	12,713	34,778	66,882	164.39	5.41
Interest on other borrowings and trading liabilities.....	14,074	10,982	21,624	42,762	69,889	28.16	-49.56
Interest on subordinated debt and mandatory convertible securities	8,736	0	0	0	0		
Total interest expense.....	42,669	22,515	41,755	110,658	199,466	89.51	-23.83
Net interest income (tax equivalent).....	910,940	451,926	915,810	905,363	981,378	101.57	127.42
Non-interest income.....	216,440	147,272	318,686	283,479	281,362	46.97	71.66
Adjusted operating income (tax equivalent)	1,127,380	599,198	1,234,496	1,188,842	1,262,740	88.15	114.07
Overhead expense.....	720,279	375,932	745,479	760,881	716,625	91.60	119.26
Provision for credit losses.....	201,088	-48,031	-54,151	137,750	37,800		1032.89
Securities gains (losses)	0	0	0	8	29		
Other tax equivalent adjustments	-3	0	0	1	15,220		
Pretax net operating income (tax equivalent).....	206,664	271,297	543,674	290,220	523,564	-23.82	14.65
Applicable income taxes	21,212	64,202	124,997	59,353	103,969	-66.96	-58.44
Tax equivalent adjustments	19,888	4,982	9,813	10,246	36,872	299.20	143.49
Applicable income taxes (tax equivalent).....	41,100	69,184	134,810	69,599	140,841	-40.59	-30.58
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	165,564	202,113	408,864	220,621	382,723	-18.08	36.77
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	165,564	202,113	408,864	220,621	382,723	-18.08	36.77
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	165,564	202,113	408,864	220,621	382,723	-18.08	36.77
Investment securities income (tax equivalent).....	150,116	92,938	183,806	215,260	240,260	61.52	40.24
US Treasury and agency securities (excluding mortgage-backed securities)	5,828	0	392	0	253		83157.14
Mortgage-backed securities	102,081	77,910	154,160	183,175	194,534	31.02	28.36
All other securities	42,207	15,028	29,254	32,085	45,473	180.85	53.44
Cash dividends declared.....	115,213	76,476	153,098	153,239	149,161	50.65	125.08
Common	107,619	72,538	145,223	145,364	141,286	48.36	128.30
Preferred.....	7,594	3,938	7,875	7,875	7,875	92.84	87.60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.14	2.90	67	2.85	2.92	45	2.80	2.85	45	3.15	3.27	39	4.06	4	56
Less: Interest expense	0.14	0.22	33	0.14	0.25	22	0.12	0.23	22	0.34	0.48	32	0.69	0.98	30
Equals: Net interest income (tax equivalent)	3	2.67	75	2.72	2.65	52	2.68	2.60	52	2.81	2.77	46	3.37	3.01	65
Plus: Non-interest income	0.71	0.96	41	0.89	1.11	48	0.93	1.04	51	0.88	1.21	38	0.97	1.32	41
Equals: adjusted operating income (tax equivalent)	3.71	3.67	63	3.60	3.82	42	3.61	3.70	48	3.69	4.04	34	4.34	4.41	46
Less: Overhead expense	2.37	2.17	72	2.26	2.24	56	2.18	2.17	53	2.36	2.57	44	2.46	2.69	39
Less: Provision for credit losses	0.66	0.09	94	-0.29	-0.15	26	-0.16	-0.09	32	0.43	0.51	38	0.13	0.15	53
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	30	0	0.01	46
Plus: other tax equivalent adjustments	0	0	10	0	0	48	0	0	46	0	0	80	0.05	0	95
Equals: Pretax net operating income (tax equivalent)	0.68	1.40	6	1.63	1.79	44	1.59	1.66	48	0.90	1.04	36	1.80	1.56	70
Less: Applicable income taxes (tax equivalent)	0.14	0.33	7	0.42	0.41	59	0.39	0.38	60	0.22	0.23	44	0.48	0.36	84
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.55	1.06	8	1.21	1.36	37	1.20	1.26	48	0.68	0.81	33	1.32	1.19	62
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.55	1.06	8	1.21	1.35	37	1.20	1.26	48	0.68	0.82	32	1.32	1.19	62
Memo: Net income (last four quarters)	0.78	1.12	12	1	1.25	26	1.20	1.26	48	0.68	0.82	32	1.32	1.19	62
Net income-BHC and noncontrolling (minority) interest	0.55	1.07	6	1.21	1.37	37	1.20	1.27	47	0.68	0.83	32	1.32	1.20	62
Margin Analysis															
Average earning assets / Average assets	91.77	92.97	31	94.98	93.15	72	95.02	93.08	75	94.84	92.32	81	94.12	91.05	81
Average interest-bearing funds / Average assets	61	60.12	62	69.11	62.32	78	68.51	61.99	75	71.03	64.06	79	73.83	65.57	80
Interest income (tax equivalent) / Average earning assets	3.42	3.12	71	3	3.14	39	2.95	3.06	39	3.33	3.55	31	4.31	4.41	45
Interest expense / Average earning assets	0.15	0.24	33	0.14	0.27	21	0.13	0.25	22	0.36	0.52	31	0.73	1.08	26
Net interest income (tax equivalent) / Average earning assets	3.27	2.88	76	2.86	2.85	45	2.82	2.80	46	2.96	3.01	40	3.59	3.33	60
Yield or Cost															
Total loans and leases (tax equivalent)	3.99	4.01	56	3.54	4.05	24	3.57	4.01	26	3.72	4.27	17	4.86	5.09	40
Interest-bearing bank balances	0.52	0.42	84	0.11	0.11	59	0.17	0.14	82	0.18	0.27	26	0.85	2.04	10
Federal funds sold and reverse repos	0	0.58	10	0	0.26	20	0	0.25	19	0.26	0.68	32	1.55	2.44	18
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.35	3.09	68	2.97	3.11	38	2.92	3.04	38	3.29	3.51	31	4.24	4.36	42
Investment securities (tax equivalent)	2.06	1.85	71	2.11	1.80	74	2	1.77	68	2.51	2.25	73	3.09	2.76	80
US Treasury and agency securities (excluding mortgage-backed securities)	1.14	1.22	43		1.28		0.39	1.14	11		1.75		2.70	2.32	77
Mortgage-backed securities	1.85	1.78	59	1.94	1.56	85	1.82	1.57	77	2.33	2.05	76	2.79	2.61	73
All other securities	2.38	2.82	36	3.76	2.91	81	3.79	2.81	80	3.80	3.24	74	5.15	4.06	83
Interest-bearing deposits	0.11	0.20	28	0.11	0.24	20	0.09	0.21	21	0.33	0.53	28	0.69	1.10	21
Time deposits of \$250K or more	0.19	0.50	9	0.31	0.76	11	0.24	0.66	6	0.95	1.42	15	1.87	1.96	38
Time deposits < \$250K	0.21	0.44	17	0.50	0.72	27	0.39	0.62	23	1.29	1.36	43	1.97	1.82	56
Other domestic deposits	0.11	0.17	39	0.07	0.17	20	0.06	0.15	21	0.20	0.36	20	0.44	0.93	13
Foreign deposits	0.15	0.25	55	0.16	0.12	66	0.16	0.14	62	0.59	0.42	71	1.72	1.19	80
Federal funds purchased and repos	0.89	0.36	87	0.58	0.19	90	0.56	0.17	90	0.47	0.62	52	1.78	1.86	48
Other borrowed funds and trading liabilities	1.70	1.24	71	2.58	1.31	90	2.65	1.27	90	2.58	1.50	88	2.69	2.38	67
All interest-bearing funds	0.23	0.36	31	0.20	0.40	16	0.18	0.37	18	0.48	0.74	24	0.93	1.49	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	216,440		147,272		318,686		283,479		281,362			
Fiduciary activities income	4,946		5,114		10,500		9,182		8,882			
Service charges on deposit accounts - domestic	48,454		40,163		82,284		82,673		91,430			
Trading revenue.....	20,709		4,257		10,771		8,197		8,773			
Investment banking fees and commissions.....	16,738		14,331		29,080		23,576		23,868			
Insurance activities revenue.....	150		44		78		195		224			
Venture capital revenue.....	0		178		11,512		2,467		-256			
Net servicing fees	2,896		415		692		-764		1,526			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	4,291		4,880		11,194		20,939		7,998			
Other non-interest income.....	118,256		77,890		162,575		137,014		138,917			
Total overhead expenses	720,279		375,932		745,479		760,881		716,625			
Personnel expense.....	371,484		205,473		420,092		428,964		395,085			
Net occupancy expense.....	149,944		70,163		138,512		153,049		134,551			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	15,189		2,271		4,513		4,160		3,847			
Other operating expenses.....	183,662		98,025		182,362		174,708		183,142			
Fee income on mutual funds and annuities.....	9,402		6,667		13,455		12,512		14,330			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	4,073		2,940		2,819		3,277		3,298			
Average personnel expense per employee.....	91.21		69.89		149.02		130.90		119.80			
Average assets per employee.....	14,901.71		11,318.49		12,127.07		9,830.92		8,817.82			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	4.34	2.35	77	4.53	2.15	79	4.22	2.17	80	4.41	2.02	81
Overhead expenses / Net Interest Income + non-interest income	65.04	59.40	72	63.27	59.03	69	60.87	59.28	51	64.56	62.28	62
Percent of Average Assets												
Total overhead expense	2.37	2.17	72	2.26	2.24	56	2.18	2.17	53	2.36	2.57	44
Personnel expense.....	1.22	1.20	56	1.23	1.25	51	1.23	1.21	58	1.33	1.30	54
Net occupancy expense.....	0.49	0.22	96	0.42	0.24	96	0.41	0.23	96	0.48	0.26	96
Other operating expenses.....	0.66	0.72	48	0.60	0.73	40	0.55	0.72	25	0.56	0.94	13
Overhead less non-interest income	1.66	1.19	86	1.37	1.10	71	1.25	1.10	60	1.48	1.25	72
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	63.89	58.92	70	62.74	58.45	68	60.39	58.83	51	64	61.82	62
Personnel expense.....	32.95	32.65	43	34.29	33.10	54	34.03	32.93	49	36.08	32.36	69
Net occupancy expense.....	13.30	6.14	96	11.71	6.33	96	11.22	6.23	96	12.87	6.58	96
Other operating expenses.....	17.64	19.36	36	16.74	18.60	41	15.14	19.18	20	15.05	22.28	12
Total non-interest income	19.20	25.40	38	24.58	28.18	45	25.82	27.67	51	23.84	28.83	43
Fiduciary activities income	0.44	2.23	35	0.85	2.24	37	0.85	2.20	41	0.77	2.09	37
Service charges on domestic deposit accounts	4.30	3.45	60	6.70	3.19	93	6.67	3.27	93	6.95	3.27	93
Trading revenue.....	1.84	0.45	87	0.71	0.72	69	0.87	0.62	75	0.69	1.28	61
Investment banking fees and commissions.....	1.48	2.25	49	2.39	2.52	63	2.36	2.58	65	1.98	2.46	59
Insurance activities revenue.....	0.01	0.36	39	0.01	0.37	30	0.01	0.36	31	0.02	0.41	35
Venture capital revenue.....	0	0.01	46	0.03	0.02	89	0.93	0.04	93	0.21	0.01	92
Net servicing fees	0.26	1.38	45	0.07	0.55	34	0.06	0.60	31	-0.06	0.01	25
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.38	1.51	30	0.81	3.83	28	0.91	3.30	31	1.76	3.92	44
Other non-interest income.....	10.49	9.09	70	13	9.26	77	13.17	9.27	78	11.52	9.65	68
Overhead less non-interest income	44.69	32.73	87	38.16	29.94	71	34.57	30.52	59	40.16	31.93	72
Applicable income taxes / Pretax net operating income (tax equivalent).....	10.26	21.22	4	23.66	21.54	73	22.99	21.18	72	20.45	18.63	58
Applicable income tax + TE / Pretax net operating income + TE	19.89	23.38	13	25.50	23.10	78	24.80	22.67	79	23.98	21.18	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	27,227,988	12,983,001	13,621,893	13,009,841	13,093,625	109.72	138.39	
Commercial and industrial loans	13,543,813	7,281,100	7,422,099	7,457,687	5,953,698	86.01	168.50	
Loans to individuals	71,409	112,451	84,654	155,348	219,580	-36.50	-72.05	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0		-100.00	
Other loans and leases	4,803,921	1,102,784	1,147,777	1,037,069	808,487	335.62	717.67	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	45,647,131	21,479,336	22,276,423	21,659,945	20,075,390	112.52	163.66	
Less: Allowance for loan and lease losses	571,499	307,945	301,187	359,431	209,096	85.58	186.35	
Net loans and leases	45,075,632	21,171,391	21,975,236	21,300,514	19,866,294	112.91	163.39	
Debt securities that reprice or mature in over 1 year	14,703,730	8,412,555	10,002,891	8,330,450	7,767,238	74.78	141.98	
Mutual funds and equity securities	718	0	1,877	0	0			
Subtotal	59,780,080	29,583,946	31,980,004	29,630,964	27,633,532	102.07	157.78	
Interest-bearing bank balances	707,073	1,440,551	339,912	130,947	123,884	-50.92	431.33	
Federal funds sold and reverse repos	375	383	378	385	387	-2.09	0.54	
Debt securities that reprice or mature within 1 year	482,836	473,963	430,302	564,514	452,513	1.87	-49.21	
Trading assets	25,072	191,012	133,401	291,436	132,697	-86.87	-41.02	
Total earning assets	60,995,436	31,689,855	32,883,997	30,618,246	28,343,013	92.48	150.84	
Non-interest-bearing cash and due from depository institutions	194,357	138,960	121,280	132,535	134,614	39.87	47.22	
Premises, fixed assets, and leases	449,577	215,716	204,557	226,743	270,413	108.41	241.02	
Other real estate owned	2,712	2,756	2,812	2,134	6,203	-1.60	-32.00	
Investment in unconsolidated subsidiaries	27,662	14,268	16,377	13,232	12,348	93.87	1092.33	
Intangible and other assets	5,925,489	1,692,579	1,686,790	1,647,262	1,656,970	250.09	270.26	
Total assets	67,595,023	33,753,752	34,915,599	32,639,853	30,423,561	100.26	158.12	
Quarterly average assets	66,529,309	33,452,356	35,351,743	32,818,438	30,295,123	98.88	153.90	
Average loans and leases (YTD)	40,034,809	21,462,184	21,596,153	21,411,691	19,227,707	86.54	132.99	
Memoranda								
Loans held-for-sale	388	4,335	4,694	14,012	36,053	-91.05	-99.02	
Loans not held-for-sale	45,646,743	21,475,001	22,271,729	21,645,933	20,039,337	112.56	164.26	
Real estate loans secured by 1–4 family	9,024,040	6,623,957	7,087,648	6,701,159	7,130,723	36.23	32.93	
Commercial real estate loans	18,203,787	6,359,044	6,534,245	6,308,641	5,962,853	186.27	293.30	
Construction and land development	1,499,977	319,953	573,335	525,003	409,448	368.81	221.63	
Multifamily	5,914,266	1,193,632	1,141,658	970,881	1,001,097	395.48	556.69	
Nonfarm nonresidential	10,789,544	4,845,459	4,819,252	4,812,757	4,552,308	122.67	230.81	
Real estate loans secured by farmland	161	0	0	41	49		-96.31	
Total investment securities	15,187,284	8,886,518	10,435,070	8,894,964	8,219,751	70.90	116.12	
U.S. Treasury securities	726,484	0	396,966	0	0		18804.09	
US agency securities (excluding mortgage-backed securities)	291,203	0	0	0	0			
Municipal securities	2,710,063	715,195	705,918	739,507	740,431	278.93	293.38	
Mortgage-backed securities	10,700,266	8,107,655	9,295,012	8,065,954	7,364,875	31.98	83.48	
Asset-backed securities	10,147	49,964	21,847	76,383	92,205	-79.69	-97.21	
Other debt securities	748,403	13,704	13,450	13,120	22,240	5361.20	437.33	
Mutual funds and equity securities	718	0	1,877	0	0			
Available-for-sale securities	8,638,358	3,262,893	4,234,854	3,326,776	2,925,833	164.75	207.64	
U.S. Treasury securities	726,484	0	396,966	0	0		18804.09	
US agency securities (excluding mortgage-backed securities)	291,203	0	0	0	0			
Municipal securities	1,830,630	0	0	0	0			
Mortgage-backed securities	5,031,491	3,199,225	3,802,591	3,237,273	2,811,388	57.27	118.60	
Asset-backed securities	10,147	49,964	21,847	76,383	92,205	-79.69	-97.21	
Other debt securities	748,403	13,704	13,450	13,120	22,240	5361.20	437.33	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-539,359	170,530	82,597	267,176	86,735			
Available-for-sale securities appreciation (depreciation)	-609,786	49,323	7,157	92,526	24,419			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	6,707,261	4,093,242	4,857,420	3,911,820	2,725,430	63.86	144.67	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	13,625,613	6,798,074	7,154,318	6,265,706	4,545,217	100.43	232.43
NOW, ATS and transaction accounts	10,179,700	805,838	4,743,887	750,038	614,783	1163.24	2786.64
Time deposits less brokered deposits < \$250K	2,072,004	1,486,200	1,325,476	1,176,533	1,738,886	39.42	122.84
MMDA and other savings accounts	26,719,197	19,228,510	16,151,077	17,836,595	15,062,346	38.96	92.07
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	52,596,514	28,318,622	29,374,758	26,028,872	21,961,232	85.73	172.63
Time deposits of \$250K or more	322,888	287,866	256,522	454,543	611,335	12.17	42.20
Foreign deposits	64,573	154,104	124,826	156,320	118,672	-58.10	52.00
Federal funds purchased and repos	1,743,782	507,124	674,896	995,354	1,040,431	243.86	99.82
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,500,081	25,000	90	25,000	1,691,047	9900.32	126.15
Other borrowings w/remaining maturity over 1 year	495,377	602,970	497,994	600,127	897,027	-17.84	-38.90
Brokered deposits < \$250K	93,188	86,375	90,947	700,421	635,871	7.89	-89.64
Noncore funding	5,219,889	1,663,439	1,645,275	2,931,765	4,994,383	213.80	31.87
Trading liabilities	200,729	8,568	13,301	347	3,900	2242.78	1127.63
Subordinated notes and debentures + trust preferred securities	593,314	77,320	77,320	77,320	77,320	667.35	667.35
Other liabilities	986,789	356,098	366,620	366,924	178,956	177.11	315.62
Total liabilities	59,597,235	30,424,047	31,477,274	29,405,228	27,215,791	95.89	152.72
Equity Capital							
Perpetual preferred stock (including surplus)	283,979	145,037	145,037	145,037	145,037	95.80	131.42
Common stock	1,828	937	937	937	937	95.09	95.09
Common surplus	6,148,853	1,101,126	1,108,594	1,109,532	1,113,250	458.42	446.73
Retained earnings	2,383,638	2,203,160	2,333,288	2,077,522	2,061,352	8.19	59.30
Accumulated other comprehensive income	-481,332	5,890	-22,580	42,256	-36,072		
Other equity capital components	-339,178	-126,445	-126,951	-140,659	-76,734		
Total holding company equity capital	7,997,788	3,329,705	3,438,325	3,234,625	3,207,770	140.20	207.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	7,997,788	3,329,705	3,438,325	3,234,625	3,207,770	140.20	207.00
Total liabilities and capital	67,595,023	33,753,752	34,915,599	32,639,853	30,423,561	100.26	158.12
Memoranda							
Non-interest-bearing deposits	13,626,360	6,798,074	7,154,318	6,265,709	4,545,232	100.44	232.44
Interest-bearing deposits	39,450,803	22,048,893	22,692,735	21,074,447	18,781,878	78.92	141.10
Total deposits	53,077,163	28,846,967	29,847,053	27,340,156	23,327,110	84.00	159.39
Long-term debt that reprices within 1 year	0	150,000	0	150,000	150,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,438,325	3,234,625	3,234,625	3,207,770	2,886,515		
Accounting restatements	0	0	0	-51,213	-513		
Net income	165,564	202,113	408,864	220,621	382,723		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	30,966	9,820	17,154	12,419	13,245		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	243,225	4,011	4,384	80,061	19,619		
Changes incident to business combinations	5,180,124	0	0	0	0		
Less: Dividends declared	115,213	76,476	153,098	153,239	149,161		
Change in other comprehensive income	-458,753	-36,366	-64,836	78,328	94,580		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	7,997,788	3,329,705	3,438,325	3,234,625	3,207,770		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	40.28	38.78	49	38.46	36.32	50	39.01	36.25	54	39.86	36.22	50	43.04	37.78	53
Commercial and industrial loans	20.04	11.05	88	21.57	12.25	90	21.26	10.76	90	22.85	13.52	90	19.57	12.02	82
Loans to individuals	0.11	3.52	12	0.33	3.48	21	0.24	3.36	20	0.48	3.40	26	0.72	4.20	29
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	7.11	4.45	74	3.27	4.22	53	3.29	4.47	52	3.18	4.63	51	2.66	5.01	38
Net loans and leases.....	66.68	61.60	63	62.72	59.81	56	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41
Debt securities over 1 year.....	21.75	19.46	59	24.92	17.61	75	28.65	19.46	77	25.52	15.55	89	25.53	14.60	89
Mutual funds and equity securities	0	0.05	29	0	0.06	14	0.01	0.06	35	0	0.05	13	0	0.06	13
Subtotal	88.44	82.34	78	87.65	78.32	90	91.59	79.22	96	90.78	78.16	96	90.83	79.65	96
Interest-bearing bank balances	1.05	4.59	15	4.27	9.11	25	0.97	8.50	6	0.40	7.51	2	0.41	3.06	11
Federal funds sold and reverse repos	0	0.58	54	0	0.52	61	0	0.54	60	0	0.82	56	0	1.57	56
Debt securities 1 year or less	0.71	1.68	35	1.40	1.53	59	1.23	1.56	58	1.73	1.68	62	1.49	1.91	56
Trading assets	0.04	0.55	51	0.57	0.60	71	0.38	0.49	70	0.89	1.01	72	0.44	1.19	67
Total earning assets.....	90.24	90.95	42	93.89	91.43	76	94.18	91.77	77	93.81	91.05	79	93.16	89.53	84
Non-interest cash and due from depository institutions.....	0.29	1.01	6	0.41	1.01	9	0.35	0.82	12	0.41	1.07	6	0.44	1.14	8
Other real estate owned.....	0	0.01	47	0.01	0.02	50	0.01	0.01	58	0.01	0.02	34	0.02	0.03	50
All other assets.....	9.48	7.97	67	5.70	7.50	27	5.47	7.35	26	5.79	7.82	27	6.40	9.27	19
Memoranda															
Short-term investments	1.76	7.68	11	5.67	12.01	22	2.21	11.47	5	2.13	11.17	7	1.90	7.63	23
U.S. Treasury securities.....	1.07	1.96	51	0	1.08	12	1.14	1.47	65	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.43	0.84	51	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	4.01	1.75	80	2.12	1.72	64	2.02	1.73	61	2.27	1.69	67	2.43	1.34	73
Mortgage-backed securities	15.83	13.68	63	24.02	12.97	90	26.62	14.14	90	24.71	11.75	93	24.21	11.44	94
Asset-backed securities	0.02	0.68	48	0.15	0.38	65	0.06	0.50	57	0.23	0.32	70	0.30	0.28	72
Other debt securities	1.11	0.52	77	0.04	0.52	38	0.04	0.53	35	0.04	0.42	42	0.07	0.39	48
Loans held-for-sale.....	0	0.35	15	0.01	0.42	23	0.01	0.55	23	0.04	0.52	24	0.12	0.39	41
Loans held for investment	67.53	61.41	66	63.62	59.85	60	63.79	58.06	64	66.32	61.72	60	65.87	63.50	43
Real estate loans secured by 1–4 family	13.35	12.26	59	19.62	11.69	84	20.30	11.46	86	20.53	11.91	88	23.44	13.29	86
Revolving	1.77	1.49	61	3.43	1.45	89	3.15	1.42	87	3.82	1.66	90	4.58	2.07	88
Closed-end, secured by first liens	11.22	10.40	60	15.50	9.84	81	16.56	9.67	83	15.87	9.81	82	17.78	10.69	80
Closed-end, secured by junior liens	0.36	0.18	82	0.70	0.20	89	0.59	0.17	90	0.84	0.22	90	1.08	0.28	92
Commercial real estate loans	26.93	24.34	57	18.84	22.48	38	18.71	22.69	39	19.33	22.22	39	19.60	22.23	44
Construction and land development	2.22	3.75	38	0.95	3.35	21	1.64	3.34	34	1.61	3.40	30	1.35	3.44	31
Multifamily.....	8.75	3.69	86	3.54	3.31	63	3.27	3.57	59	2.97	3.12	57	3.29	3.01	64
Nonfarm nonresidential	15.96	15.50	52	14.36	14.81	46	13.80	14.57	48	14.75	14.72	48	14.96	14.69	52
Real estate loans secured by farmland.....	0	0.35	17	0	0.34	8	0	0.30	8	0	0.33	17	0	0.36	19

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.65	62.08	39	60.44	59.66	44	61.15	61.05	42	60.06	57.15	46	65.22	57.46	51
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.77	20.31	46	30.84	19.82	82	31.82	19.86	83	30.94	19.43	85	35.52	20.75	89
Real estate loans secured by 1–4 family.....	2.62	2.40	57	5.38	2.42	89	4.94	2.43	83	5.75	2.64	89	6.94	3.15	90
Revolving	17.14	17.67	46	25.46	17.22	78	26.88	17.24	80	25.19	16.59	81	28.58	17.39	85
Closed-end.....	39.88	38.23	48	29.61	36.54	35	29.33	37.86	35	29.13	34.63	37	29.70	33.52	43
Commercial real estate loans	3.29	5.97	39	1.49	5.50	16	2.57	5.65	29	2.42	5.26	28	2.04	5.09	28
Construction and land development.....	0.24	1.34	32	0.38	1.11	36	0.49	1.18	46	0.32	0.93	35	0.27	0.94	34
1–4 family.....	3.04	4.56	39	1.11	4.33	16	2.09	4.40	29	2.10	4.19	30	1.77	4.02	28
Other.....	12.96	5.72	85	5.56	5.34	62	5.12	5.78	55	4.48	4.96	53	4.99	4.69	62
Multifamily.....	23.64	24.64	45	22.56	24.14	44	21.63	24.56	41	22.22	22.93	45	22.68	22.15	50
Nonfarm nonresidential	4.61	8.28	32	6.28	8.14	40	6.10	8.29	38	6.13	7.68	39	5.97	7.72	40
Owner-occupied.....	19.03	16.13	63	16.27	15.71	53	15.53	15.94	48	16.09	14.95	55	16.70	14.34	60
Other.....	0	0.59	17	0	0.59	8	0	0.54	8	0	0.54	17	0	0.55	19
Real estate loans secured by farmland.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Loans to depository institutions and acceptances of other banks.....	29.67	18.46	84	33.90	20.98	84	33.32	18.86	85	34.43	22.17	85	29.66	19.53	81
Commercial and industrial loans	0.16	6.27	12	0.52	6.28	18	0.38	6.24	18	0.72	6.13	24	1.09	7.13	26
Loans to individuals.....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Credit card loans.....	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Agricultural loans.....	10.52	8.30	69	5.13	8.03	51	5.15	8.75	48	4.79	9.09	44	4.03	9.85	36
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	428.55	407.54	50	424.81	383.17	52	426.98	391.81	53	437.61	381.27	54	456.15	391.26	56
Real estate loans secured by 1–4 family.....	142.03	130.40	61	216.74	124.52	85	222.16	126.06	84	225.41	125.03	88	248.41	138.18	87
Revolving	18.86	15.55	62	37.83	15.53	91	34.50	15.44	87	41.89	17.42	92	48.53	21.26	88
Closed-end.....	123.18	113.22	62	178.91	107.53	83	187.66	108.85	83	183.52	106.14	85	199.89	115.20	85
Commercial real estate loans	286.51	254.23	56	208.07	238.21	38	204.81	245.88	37	212.20	234.65	41	207.73	229.44	43
Construction and land development.....	23.61	38.88	37	10.47	35.52	22	17.97	35.95	33	17.66	35.62	32	14.26	34.95	33
1–4 family.....	1.75	8.60	34	2.64	7.06	39	3.41	7.42	46	2.36	6.34	39	1.88	6.61	38
Other.....	21.86	29.76	41	7.83	28.07	20	14.57	28.11	33	15.30	28.16	33	12.38	27.32	30
Multifamily.....	93.09	39.14	86	39.06	34.78	67	35.79	38.66	60	32.66	32.74	63	34.88	31.04	67
Nonfarm nonresidential	169.82	162.28	52	158.54	157.17	48	151.06	158.05	47	161.89	155.06	52	158.59	152.10	50
Owner-occupied.....	33.10	54.20	32	44.17	52.65	43	42.62	52.99	41	44.67	52.37	46	41.76	53.07	43
Other.....	136.72	106.54	66	114.38	102.08	54	108.44	102.54	53	117.22	100.54	58	116.83	97.41	60
Real estate loans secured by farmland.....	0	3.62	16	0	3.59	8	0	3.22	8	0	3.44	17	0	3.60	18
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	213.17	115.10	87	238.24	127.07	91	232.64	114.45	90	250.86	139.91	92	207.41	122.02	84
Loans to individuals.....	1.12	35.52	12	3.68	35.29	23	2.65	34.55	18	5.23	37.47	28	7.65	43.51	29
Credit card loans.....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	75.61	50.19	73	36.08	46.75	54	35.98	51.06	52	34.88	49.54	50	28.17	52.44	35
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.03	30.64	63	24.06	28.84	38	24.28	30.07	39	23.37	27.32	40	23.94	26.45	45
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	266.01	203.71	70	169.07	187.37	43	169.52	195.33	43	170.29	183.76	46	167.45	178.57	45
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	299.11	261.50	58	213.23	244.59	38	212.14	252.85	38	214.96	240.85	41	209.22	236.10	41

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.76	7.68	11	5.67	12.01	22	2.21	11.47	5	2.13	11.17	7	1.90	7.63	23
Liquid assets	17.02	25.39	31	26.50	28.17	46	26.44	29.03	43	24.19	26.22	51	23.23	22.44	63
Investment securities	22.47	21.68	54	26.33	19.64	71	29.89	21.63	71	27.25	17.85	84	27.02	16.99	88
Net loans and leases	66.68	61.60	63	62.72	59.81	56	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41
Net loans, leases and standby letters of credit	67.25	62.44	64	63.36	60.62	56	63.58	59.49	62	65.89	62.48	56	65.92	64.84	40
Core deposits	77.81	75.64	45	83.90	74.75	90	84.13	75.71	86	79.75	70.67	76	72.18	63.09	66
Noncore funding	7.72	10.86	48	4.93	10.89	28	4.71	10.30	30	8.98	14.13	41	16.42	19.36	53
Time deposits of \$250K or more	0.48	1.54	15	0.85	1.81	25	0.73	1.58	25	1.39	2.11	39	2.01	2.94	38
Foreign deposits	0.10	0.34	83	0.46	0.35	84	0.36	0.34	83	0.48	0.36	82	0.39	0.43	82
Federal funds purchased and repos	2.58	1.20	81	1.50	1.20	71	1.93	1.23	76	3.05	1.47	80	3.42	1.94	76
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.58	0.50	89	1.50	0.52	80	1.93	0.54	85	3.05	0.54	89	3.42	0.48	90
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.70	1.63	81	0.07	0.99	43	0	1	25	0.08	1.24	30	5.56	3.01	80
Earning assets that reprice within 1 year	37.50	36.16	54	26.32	38.93	18	22.61	37.37	16	22.99	39.38	13	43.16	39.29	62
Interest-bearing liabilities that reprice within 1 year	3.12	6.49	25	5.04	7.04	46	4.49	6.39	45	6.66	8.20	51	8.62	10.19	48
Long-term debt that reprices within 1 year	0	0.28	32	0.44	0.26	78	0	0.26	30	0.46	0.47	75	0.49	0.96	64
Net assets that reprice within 1 year	34.38	28.22	61	20.84	30.25	28	18.12	29.65	22	15.87	29.11	22	34.04	26.63	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	6.74	3.09	66	-0.85	-1.82	57	2.73	-2.33	67	7.55	3.20	67	15.98	14.45	57
Net short-term noncore funding dependence	5.86	-1.79	80	-2.99	-8.21	67	1.11	-7.71	74	5.42	-4.76	84	12.50	3.38	76
Short-term investment / Short-term noncore funding	25.35	166.36	13	185.85	284.81	47	68.51	273.46	18	30.24	184.19	11	14.30	77.77	17
Liquid assets - short-term noncore funding / Nonliquid assets	12.14	28.61	31	31.90	34.02	50	31.56	36.68	48	22.62	28.18	49	13	16.97	50
Net loans and leases / Total deposits	84.92	76.80	67	73.39	74.66	47	73.63	72.79	53	77.91	79.43	44	85.16	90.31	34
Net loans and leases / Core deposits	85.70	82.80	59	74.76	81.17	41	74.81	78.25	48	81.83	88.34	40	90.46	103.93	31
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-9.26	-6.37	31	6.07	0.84	98	2.80	0.12	94	9.94	1.57	98	3.26	0.72	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.46	-13.54	62	1.76	1.94	54	0.24	-0.25	65	3.44	4.31	46	0.92	1.36	43
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	43.12	23.58	78	63.28	13.42	93	59.40	14.28	93	62.60	11.38	96	64.40	12.67	98
Available-for-sale securities	56.88	74.56	21	36.72	84.66	6	40.58	83.77	6	37.40	87.23	4	35.60	85.40	1
U.S. Treasury securities	4.78	9.26	47	0	5.52	12	3.80	6.70	58	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	1.92	4.02	51	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	17.84	8	81	8.05	8.87	61	6.76	8.22	60	8.31	9.83	57	9.01	7.75	64
Mortgage-backed securities	70.46	63.23	57	91.24	66.59	87	89.07	66.54	84	90.68	66.64	82	89.60	67.43	82
Asset-backed securities	0.07	3.36	48	0.56	2.05	62	0.21	2.50	56	0.86	1.91	66	1.12	1.66	68
Other debt securities	4.93	3.01	74	0.15	3.17	34	0.13	3.08	33	0.15	3.01	36	0.27	2.94	42
Mutual funds and equity securities	0	0.28	30	0	0.32	14	0.02	0.29	34	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.18	8.89	29	5.33	8.69	45	4.12	7.78	46	6.35	10.55	40	5.51	11.86	35
Debt securities 1 to 5 years	41.66	20.02	87	9.34	17.05	39	44.73	18.25	89	6.41	17.03	34	10.09	17.94	46
Debt securities over 5 years	55.16	68.75	22	85.33	72.17	68	51.13	71.11	19	87.24	69.86	71	84.40	66.02	72
Pledged securities	44.16	30.80	72	46.06	33.87	67	46.55	32.26	72	43.98	35.67	61	33.16	30.57	56
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-37.84	-31.70	48	186.43	51.37	90	10.74	27.98	45	20.64	183.32	20	16.94	26.69	52
Investment securities	70.90	21.19	89	2.61	33.34	18	17.31	31.36	41	8.21	23.62	29	13.78	11.75	67
Core deposits	85.73	9.58	98	12.72	16.88	39	12.85	16.94	44	18.52	26.88	22	8.56	11.23	52
Noncore funding	213.80	10.50	97	-57.80	-23.76	6	-43.88	-14.79	16	-41.30	-12.18	16	19.22	6.59	78

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	10,438,769	7,143,906	6,870,095	6,517,840	6,162,658
Commit: Secured commercial real estate loans	1,509,181	866,802	847,857	697,909	799,331
Commit: Unsecured real estate loans	79,701	64,933	66,895	116,542	29,263
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	381,772	213,751	224,061	207,201	188,103
Commercial and similar letters of credit	66,938	50,120	58,175	30,522	29,180
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	463,774	306,820	338,182	338,911	223,360
Credit derivatives - notional amount (holding company as beneficiary)	131,662	83,127	66,041	80,486	65,709
Credit derivative contracts w/ purchased credit protection-investment grade	131,662	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	57,000
Written options contracts (interest rate)	2,293,779	801,798	795,654	755,872	713,312
Purchased options contracts (interest rate)	1,795,050	1,767,232	1,780,465	1,713,092	1,828,122
Interest rate swaps	11,724,695	7,438,944	7,274,963	7,488,595	7,978,416
Futures and forward foreign exchange	56,187	28,731	47,160	50,028	62,694
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	60	60	60	60	60

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.44	24.48	18	21.16	22.45	53	19.68	22.78	48	19.97	22.01	51	20.26	23.52	49
Standby letters of credit	0.56	0.66	57	0.63	0.67	61	0.64	0.65	62	0.63	0.71	60	0.62	0.84	53
Commercial and similar letters of credit	0.10	0.02	89	0.15	0.02	94	0.17	0.02	94	0.09	0.02	90	0.10	0.02	92
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.69	0.26	81	0.91	0.25	84	0.97	0.24	85	1.04	0.35	85	0.73	0.42	76
Credit derivatives - notional amount (holding company as beneficiary)	0.19	0.18	69	0.25	0.19	72	0.19	0.18	70	0.25	0.30	71	0.22	0.52	72
Credit derivative contracts w/ purchased credit protection-investment grade	0.19	0.19	76	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	23.48	44.65	60	29.74	49.75	67	28.35	46.30	66	30.66	48.62	65	34.97	68.47	62
Interest rate contracts	23.39	32.11	63	29.65	35.96	69	28.21	32.46	68	30.51	34.36	68	34.77	47.31	65
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0.19	10.67	35
Written options contracts (interest rate)	3.39	1.58	87	2.38	1.82	78	2.28	1.41	81	2.32	2.18	71	2.34	2.47	76
Purchased options contracts (interest rate)	2.66	1.48	83	5.24	1.33	90	5.10	1.31	89	5.25	1.46	89	6.01	2.65	83
Interest rate swaps	17.35	21.90	61	22.04	20.67	65	20.84	20.49	64	22.94	20.83	65	26.22	28.86	71
Foreign exchange contracts	0.08	6.76	63	0.09	6.16	62	0.14	6.30	66	0.15	6.01	60	0.21	10.12	58
Futures and forward foreign exchange contracts	0.08	4.19	65	0.09	3.93	64	0.14	3.78	68	0.15	3.47	62	0.21	5.23	62
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	70	0	0.86	68	0	0.92	69	0	1.86	65	0	3.32	63
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	75	0	0.29	75	0	0.31	76	0	0.32	72	0	0.38	70
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	26.07	46.07	17	33.29	42.93	51	31.81	44.98	41	30.44	42.82	45	32.05	45.53	45

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	15,869,771	10,036,765	9,898,302	10,007,647	10,639,604
Interest rate contracts	15,813,524	10,007,974	9,851,082	9,957,559	10,576,850
Foreign exchange contracts.....	56,187	28,731	47,160	50,028	62,694
Equity, commodity, and other contracts	60	60	60	60	60
Derivatives Position					
Futures and forwards	56,187	28,731	47,160	50,028	119,694
Written options	2,293,779	801,798	795,654	755,872	713,312
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,293,779	801,798	795,654	755,872	713,312
Purchased options	1,795,050	1,767,232	1,780,465	1,713,092	1,828,122
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,795,050	1,767,232	1,780,465	1,713,092	1,828,122
Swaps	11,724,755	7,439,004	7,275,023	7,488,655	7,978,476
Held for trading.....	13,369,342	8,977,199	8,883,113	8,939,868	9,022,415
Interest rate contracts	13,313,095	8,948,408	8,835,893	8,889,780	8,959,661
Foreign exchange contracts.....	56,187	28,731	47,160	50,028	62,694
Equity, commodity, and other contracts	60	60	60	60	60
Non-traded.....	2,500,429	1,059,566	1,015,189	1,067,779	1,617,189
Interest rate contracts	2,500,429	1,059,566	1,015,189	1,067,779	1,617,189
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	13,707,653	9,234,967	9,102,648	9,251,775	9,869,293
One year or less	1,565,194	898,168	1,293,765	753,737	665,392
Over 1 year to 5 years	6,372,618	4,603,936	4,242,860	4,573,969	5,079,608
Over 5 years	5,769,841	3,732,863	3,566,023	3,924,069	4,124,293
Gross negative fair value (absolute value)	212,519	16,240	21,743	12,227	10,480
Gross positive fair value.....	125,813	226,196	159,093	332,797	145,790
Held for trading.....	121,969	196,754	141,430	292,301	133,606
Non-traded.....	3,844	29,442	17,663	40,496	12,184
Current credit exposure on risk-based capital derivative contracts	114,292	221,248	152,649	330,454	140,465
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	99.65	93.66	41	99.71	94.09	44	99.52	94.17	41	99.50	94.10	46	99.41	93.44	49
Foreign exchange contracts	0.35	3.30	63	0.29	3.27	60	0.48	3.47	63	0.50	3.49	60	0.59	3.20	57
Equity, commodity, and other contracts	0	1.20	70	0	1.17	68	0	1.14	68	0	1.17	64	0	1.64	62
Futures and forwards	0.35	9.78	23	0.29	12.57	23	0.48	11.16	22	0.50	14.05	20	1.12	13.49	23
Written options	14.45	5.78	83	7.99	7.49	64	8.04	6.28	67	7.55	8.18	59	6.70	5.91	66
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	14.45	5.46	84	7.99	7.20	66	8.04	5.96	70	7.55	7.73	61	6.70	5.10	70
Purchased options	11.31	3.69	84	17.61	3.44	94	17.99	3.27	95	17.12	3.42	93	17.18	4.42	87
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	11.31	3.17	86	17.61	3.04	94	17.99	2.87	96	17.12	2.86	94	17.18	3.35	91
Swaps	73.88	74.97	36	74.12	71.23	43	73.50	74.26	36	74.83	68.76	46	74.99	69.75	45
Held for trading	84.24	37.98	71	89.44	40.60	73	89.74	40.42	76	89.33	43.53	75	84.80	44.16	70
Interest rate contracts	83.89	31.52	81	89.16	34.42	84	89.27	34.15	87	88.83	36.62	87	84.21	37.24	82
Foreign exchange contracts	0.35	1.71	74	0.29	1.57	73	0.48	1.68	74	0.50	1.60	71	0.59	1.60	69
Equity, commodity, and other contracts	0	0.58	80	0	0.58	80	0	0.60	81	0	0.68	77	0	0.83	72
Non-traded	15.76	62.02	28	10.56	59.40	26	10.26	59.58	23	10.67	56.47	25	15.20	55.84	29
Interest rate contracts	15.76	57.94	30	10.56	56.19	26	10.26	56.71	23	10.67	53.82	25	15.20	52.22	29
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	86.38	93.09	21	92.01	91.87	33	91.96	92.53	31	92.45	91.48	35	92.76	93.86	29
One year or less	9.86	31.78	35	8.95	28.05	35	13.07	27.56	42	7.53	32.05	28	6.25	32.17	25
Over 1 year to 5 years	40.16	24.76	73	45.87	26.03	76	42.86	27.01	71	45.70	27.06	78	47.74	30.45	75
Over 5 years	36.36	27.14	63	37.19	30.08	56	36.03	29.89	60	39.21	29.56	61	38.76	28.09	65
Gross negative fair value (absolute value)	1.34	1.56	46	0.16	1.25	13	0.22	0.98	15	0.12	1.55	7	0.10	0.83	8
Gross positive fair value	0.79	1.74	28	2.25	1.68	73	1.61	1.34	66	3.33	2.23	76	1.37	1.19	58
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.07	56	0.01	0.05	27	0.01	0.04	32	0	0.07	18	0	0.06	25
Gross positive fair value (X)	0.02	0.08	48	0.08	0.07	74	0.05	0.05	72	0.12	0.09	74	0.05	0.07	70
Held for trading (X)	0.02	0.06	69	0.07	0.05	77	0.05	0.04	77	0.11	0.07	77	0.05	0.06	75
Non-traded (X)	0	0.02	26	0.01	0.01	60	0.01	0.01	53	0.02	0.02	64	0	0.01	58
Current credit exposure (X)	0.02	0.04	53	0.08	0.05	77	0.05	0.04	76	0.12	0.06	82	0.05	0.05	72
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.23	0.54	54	0.97	0.63	77	0.64	0.46	76	1.47	0.85	80	0.65	0.73	74

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	301,187	359,431	359,431	209,096	212,353
Gross losses	32,020	12,697	18,654	55,333	52,478
Write-downs, transfers to loans held-for-sale	5,250	2,809	4,261	14,544	244
Recoveries	13,492	8,544	14,825	10,252	11,421
Net losses	18,528	4,153	3,829	45,081	41,057
Provision for loan and lease losses	200,795	-47,333	-54,415	137,848	37,800
Adjustments	88,045	0	0	57,568	0
Ending balance	571,499	307,945	301,187	359,431	209,096
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																
Provision for loan and lease losses / Average assets	0.66	0.08	94	-0.28	-0.14	25	-0.16	-0.09	31	0.43	0.51	38	0.13	0.15	53	
Provision for loan and lease losses / Average loans and leases	1	0.14	93	-0.44	-0.25	31	-0.25	-0.16	35	0.64	0.82	40	0.20	0.24	50	
Provision for loan and lease losses / Net loan and lease losses	1,083.74	198.72	86	-1,139.73	77.32	8	-1,421.13	-105.48	7	305.78	487.86	44	92.07	130.58	19	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.25	1.17	63	1.43	1.39	59	1.35	1.23	66	1.66	1.58	64	1.04	0.83	75	
Allowance for loan and lease losses / Total loans and leases	1.25	1.15	64	1.43	1.37	61	1.35	1.20	67	1.66	1.55	66	1.04	0.81	77	
Allowance for loan and lease losses / Net loans and leases losses (X)	15.42	28.67	50	37.08	15.27	86	78.66	21.39	92	7.97	11.58	54	5.09	8.03	53	
Allowance for loan and lease losses / Nonaccrual assets	242.16	413.77	34	255.33	318.67	48	273.99	364.13	46	213.98	299.17	42	138.15	218.72	39	
ALLL / 90+ days past due + nonaccrual loans and leases	242.15	319.24	45	255.28	260.68	57	267.91	287.08	56	213.42	244.34	49	138.15	151.73	53	
Gross loan and lease losses / Average loans and leases	0.16	0.16	62	0.12	0.22	37	0.09	0.19	29	0.26	0.34	51	0.27	0.28	57	
Recoveries / Average loans and leases	0.07	0.07	60	0.08	0.08	57	0.07	0.08	49	0.05	0.07	38	0.06	0.08	46	
Net losses / Average loans and leases	0.09	0.08	66	0.04	0.13	29	0.02	0.11	22	0.21	0.27	51	0.21	0.21	59	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	99	0.01	0	95	0.02	0	93	0.07	0	97	0	0	81	
Recoveries / Prior year-end losses	72.33	23.25	95	15.44	16.12	58	26.79	34.67	46	19.54	33.98	27	26.32	36.22	41	
Earnings coverage of net loan and lease losses (X)	20.92	-9.51	53	52.73	4.52	81	125.21	39.72	84	9.27	22.91	41	12.77	24.40	47	
Net Loan and Lease Losses By Type																
Real estate loans	0	-0.01	61	0.04	0.03	69	-0.01	0.02	26	0.01	0.04	36	0.04	0.01	76	
Real estate loans secured by 1-4 family	-0.07	-0.02	13	-0.08	-0.01	9	-0.08	-0.02	8	-0.01	0.01	29	0.02	0.01	67	
Revolving	-0.02	-0.08	54	-0.01	-0.05	46	0	-0.07	57	0.04	0.01	72	0	0.02	52	
Closed-end	-0.07	-0.02	8	-0.09	-0.01	6	-0.09	-0.01	5	-0.02	0	23	0.03	0	82	
Commercial real estate loans	0.03	0	87	0.16	0.05	81	0.07	0.04	74	0.03	0.07	50	0.06	0.01	82	
Construction and land development	0.65	-0.02	98	-0.09	0	7	-0.03	0	22	0	0	46	-0.03	-0.01	24	
1-4 family	0	0	60	0	0	57	0	0	57	0	0	32	-0.02	0	6	
Other	0.65	-0.01	98	-0.09	-0.01	7	-0.03	0	19	0	0	40	0	-0.01	39	
Multifamily	0.01	0	94	0	0.01	24	0	0.01	26	0	0	32	0.09	0	95	
Nonfarm nonresidential	-0.04	0	12	0.22	0.07	82	0.09	0.05	77	0.04	0.11	48	0.06	0.02	77	
Owner-occupied	0.05	0	96	0.17	0.01	96	0.07	0.01	92	0.03	0.02	74	0.06	0.01	90	
Other	-0.09	0	3	0.05	0.06	69	0.03	0.04	63	0.01	0.08	42	0	0.01	40	
Real estate loans secured by farmland	0	0	55		-0.01			0		0	0.02	46	0	0.01	48	
Commercial and industrial loans	0.27	0.10	78	-0.02	0.20	16	0.02	0.17	23	0.50	0.47	62	0.47	0.37	70	
Loans to individuals	1.72	0.65	90	4.27	0.78	98	4.27	0.71	96	3.79	1.13	92	3.73	1.17	93	
Credit card loans				1.99			2.18			1.84			2.92			3.11
Agricultural loans				0.01			0.03			0.02			0.19			0.08
Loans to foreign governments and institutions				0			0			0			0			0
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0.05	0.15	52	0	0.15	32	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		50,036		18,390		19,419		32,537		42,706
90+ days past due loans and leases		8		25		2,496		445		0
Nonaccrual loans and leases.....		235,998		120,605		109,927		167,971		151,359
Total past due and nonaccrual loans and leases.....		286,042		139,020		131,842		200,953		194,065
Restructured 30-89 days past due		1,478		2,484		1,374		4,000		5,558
Restructured 90+ days past due		0		0		20		0		0
Restructured nonaccrual		58,093		63,760		52,090		94,286		100,989
Total restructured loans and leases		59,571		66,244		53,484		98,286		106,547
30-89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		98,604		117,222		109,232		136,090		130,976
Other real estate owned.....		2,712		2,756		2,812		2,134		6,203
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.11	0.32	23	0.09	0.27	21	0.09	0.32	14	0.15
90+ days past due loans and leases	0	0.09	21	0	0.10	21	0.01	0.10	38	0
Nonaccrual loans and leases.....	0.52	0.38	73	0.56	0.58	56	0.49	0.46	58	0.78
Total past due and nonaccrual loans and leases.....	0.52	0.53	59	0.56	0.73	46	0.50	0.62	45	0.78
30-89 days past due restructured.....	0	0.01	59	0.01	0.01	78	0.01	0.01	67	0.02
90+ days past due restructured	0	0	31	0	0	30	0	0	64	0
Nonaccrual restructured.....	0.13	0.09	72	0.30	0.12	87	0.23	0.10	83	0.44
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.11	0.32	23	0.09	0.27	20	0.09	0.32	14	0.15
90+ days past due assets	0	0.10	18	0	0.10	20	0.01	0.10	37	0
Nonaccrual assets	0.52	0.39	73	0.56	0.59	56	0.49	0.47	58	0.78
Total past due and nonaccrual assets	0.63	0.88	45	0.65	1.04	34	0.59	0.97	31	0.93
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.35	0.32	67	0.36	0.43	50	0.32	0.36	52	0.52
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.34	64	0.37	0.46	44	0.33	0.37	52	0.52
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.50	0.38	72	0.72	0.52	77	0.64	0.41	78	0.95
Allowance for loan and lease losses	59.28	57.44	60	78.93	67.93	71	74.16	62.64	71	86.30
Equity capital + allowance for loan and lease losses	3.95	3.52	66	6.68	4.43	81	5.97	3.60	82	8.63
Tier 1 capital + allowance for loan and lease losses.....	5.29	3.97	74	7.80	5.28	78	6.87	4.30	79	10.18
Loans and leases + other real estate owned	0.74	0.63	66	1.13	0.88	73	1	0.71	77	1.43

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.15	0.26	40	0.11	0.24	37	0.08	0.26	22	0.16	0.39	24	0.22	0.38	32
	90+ days past due		0	0.11	16	0	0.12	15	0	0.12	41	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.38	0.45	51	0.47	0.65	43	0.33	0.52	36	0.73	0.76	57	0.66	0.46	73
Commercial and industrial	30–89 days past due		0.04	0.28	14	0.04	0.17	22	0.10	0.24	33	0.12	0.23	43	0.14	0.31	31
	90+ days past due		0	0.03	34	0	0.02	37	0.03	0.04	62	0.01	0.03	47	0	0.05	14
	Nonaccrual.....		0.97	0.46	83	0.78	0.64	65	0.86	0.57	76	0.95	0.75	69	1.03	0.83	65
Individuals	30–89 days past due		5.65	0.70	97	0.72	0.55	71	0.66	0.63	58	0.95	0.83	65	2.31	0.83	90
	90+ days past due		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.18	0.18	58	0.37	0.18	80	0.26	0.17	74	0.42	0.28	75	0.54	0.17	91
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due			0.10			0.16			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.11	42	0	0.11	18	0	0.12	16	0.09	0.18	57	0	0.20	30
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.01	0.07	56	0.21	0.13	73	0.06	0.09	63	0.21	0.15	71	0.38	0.13	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.18	0.39	33	0.20	0.35	41	0.12	0.46	14	0.28	0.65	24	0.39	0.67	30
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.65	0.61	63	0.72	0.82	54	0.55	0.71	44	1.08	0.89	68	1.04	0.73	76
Revolving	30–89 days past due	0.33	0.26	62	0.32	0.29	63	0.25	0.28	50	0.25	0.48	31	0.47	0.45	52
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.51	1.15	77	0.65	1.05	51	0.73	1.18	58	0.74	1.13	50	0.69	1	55
Closed-end	30–89 days past due	0.16	0.42	32	0.17	0.36	34	0.10	0.49	13	0.29	0.65	25	0.37	0.70	28
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.52	0.60	53	0.74	0.77	56	0.52	0.67	45	1.16	0.87	75	1.12	0.70	81
Junior lien	30–89 days past due	0.02	0.01	86	0.05	0.01	93	0.03	0.01	87	0.06	0.02	92	0.10	0.02	93
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.15	0.02	96	0.25	0.04	96	0.19	0.03	96	0.29	0.04	96	0.29	0.04	95
Commercial real estate	30–89 days past due	0.13	0.16	58	0.02	0.14	23	0.04	0.15	31	0.03	0.26	19	0.02	0.18	16
	90+ days past due	0	0.01	29	0	0.01	25	0.01	0.01	72	0	0.02	23	0	0.03	19
	Nonaccrual	0.25	0.32	51	0.21	0.52	26	0.10	0.38	19	0.35	0.62	38	0.20	0.23	51
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	22	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	1.07	0.16	92	0	0.36	14	0.06	0.20	50	0.05	0.41	35	0.46	0.20	84
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.02	0.01	80	0	0.02	30	0.06	0.01	87	0.05	0.03	79	0.46	0.02	96
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	27	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	1.05	0.13	92	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.23	0.04	88	0.06	0.06	75	0	0.07	27	0.05	0.09	57	0.01	0.08	47
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.01	0.07	53	0.01	0.14	48	0	0.17	21	0.09	0.11	61	0.38	0.05	95
Nonfarm non-residential	30–89 days past due	0.10	0.13	51	0.01	0.14	21	0.05	0.13	43	0.03	0.23	24	0.03	0.14	17
	90+ days past due	0	0.01	32	0	0.01	29	0.01	0.01	80	0	0.02	26	0	0.03	22
	Nonaccrual	0.27	0.39	43	0.27	0.66	28	0.12	0.45	19	0.43	0.80	38	0.14	0.28	32
Owner Occupied	30–89 days past due	0.10	0.04	83	0	0.04	26	0.01	0.04	36	0.03	0.07	40	0.03	0.07	30
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.07	0.14	35	0.25	0.25	59	0.12	0.17	45	0.39	0.27	70	0.12	0.16	48
Other	30–89 days past due	0	0.08	14	0	0.09	29	0.04	0.08	64	0	0.14	26	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0.01	0	87	0	0.01	33	0	0.01	30
	Nonaccrual	0.20	0.21	62	0.02	0.40	17	0	0.23	15	0.04	0.44	15	0.02	0.10	32
Farmland	30–89 days past due	0	0.11	30		0.11			0.10		0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43		0			0		0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22		1.10			0.69		0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,811,502	975,618	982,579	969,810	1,037,453										
Retained earnings	2,428,787	2,264,805	2,393,485	2,152,214	2,061,352										
Accumulated other comprehensive income (AOCI)	-481,332	5,890	-22,580	42,256	-36,072										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	7,758,957	3,246,313	3,353,484	3,164,280	3,062,733										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,697,079	575,544	571,774	578,892	582,443										
Accumulated other comprehensive income-related adjustments	-481,332	5,890	-22,580	42,257	-36,071										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	5,543,210	2,664,879	2,804,290	2,543,131	2,516,361										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	5,543,210	2,664,879	2,804,290	2,543,131	2,516,361										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	283,979	145,037	145,037	145,037	145,037										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	283,979	145,037	145,037	145,037	145,037										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	283,979	145,037	145,037	145,037	145,037										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	593,314	77,320	77,320	77,320	77,320										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	534,793	242,764	238,417	280,164	211,463										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,128,107	320,084	315,737	357,484	288,783										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,128,107	320,084	315,737	357,484	288,783										
Exited advanced approach tier 2 capital															
Total capital	6,955,296	3,130,000	3,265,064	3,045,652	2,950,181										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	66,574,457	33,514,002	35,411,940	32,893,130	30,295,123										
Less: Deductions from common equity tier 1 capital	2,697,079	575,544	571,774	578,892	582,443										
Less: Other deductions	0	0	0	14,744	0										
Total assets for leverage ratio	63,877,378	32,938,458	34,840,166	32,299,494	29,712,680										
Total risk-weighted assets	49,998,933	22,847,181	23,930,456	22,411,371	21,771,978										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.09	11.85	43	11.66	12.66	39	11.72	12.37	41	11.35	12.35	36	11.56	12.11	45
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.65	12.53	39	12.30	13.44	36	12.32	13.11	41	11.99	13.08	36	12.22	12.78	44
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.91	14.37	46	13.70	15.42	17	13.64	14.91	30	13.59	15.23	23	13.55	14.36	42
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.12	9.08	54	8.53	9.11	34	8.47	8.98	36	8.32	9.13	27	8.96	9.76	31
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		150			44			78			195			224		240.91	-2.60
Other insurance activities income		150			44			78			195			224		240.91	-2.60
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,228,485			570,380			572,305			564,196			550,652		115.38	134.14

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0.01	0.36	39	0.01	0.37	30	0.01	0.36	31	0.02	0.41	35	0.02	0.47	36		
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91				
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.20	12.13	78	18.29	11.54	78	17.61	12	71	18.51	11.03	82	19.18	11.51	79		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	479	0	15,335	17,407
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	479	0	15,335	17,407
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	11,883	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	11,883	479	0	15,335	17,407
Total foreign deposits	64,573	154,104	124,826	156,320	118,672
Interest-bearing deposits	64,573	154,104	124,826	156,320	118,672
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.77		0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....	0.15	0.25	55	0.16	0.12	66	0.16	0.14	62	0.59	0.42	71	1.72	1.19	80
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-100	11.61	4	-97.28	-1.19	3	-100	6.83	1	-11.90	-2.40	32	28.69	22.48	77
Total selected assets.....	2,380.79	18.50	97	-97.28	3.19	3	-100	9.48	1	-11.90	2.04	25	28.69	12.40	81
Deposits	-58.10	-4.80	10	116.81	9.07	96	-20.15	0.73	17	31.72	3.46	80	-46.04	10.36	6

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	12.49	22.21	20.21	18.11	17.37
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		125,151	120,204	200,394	21,829	364,682	4.12	315.47
Dividends		125,000	120,000	200,000	20,000	360,000	4.17	316.67
Interest		151	204	394	1,829	4,682	-25.98	22.76
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		43	37	73	87	128	16.22	-8.51
Dividends		43	37	73	87	128	16.22	-8.51
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		125,194	120,241	200,467	21,916	364,810	4.12	314.96
Securities gains (losses)		0	0	0	0	0		
Other operating income		4,604	1,664	15,579	6,815	6,045	176.68	48.23
Total operating income		129,798	121,905	216,046	28,731	370,855	6.47	290.06
Operating Expenses								
Personnel expenses		259	417	778	851	661	-37.89	-95.77
Interest expense		7,218	7,218	14,436	15,774	16,828	0.00	102.70
Other expenses		57,126	24,566	33,849	18,586	19,101	132.54	1041.83
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		64,603	32,201	49,063	35,211	36,590	100.62	339.81
Income (loss) before taxes		64,541	89,704	167,489	-6,480	334,265	-28.05	247.24
Applicable income taxes (credit)		-14,474	-2,577	-3,121	-4,572	-4,670		
Extraordinary items								
Income before undistributed income of subsidiaries		79,015	92,281	170,610	-1,908	338,935	-14.38	313.00
Equity in undistributed income of subsidiaries		86,549	109,832	238,254	222,529	43,788	-21.20	-15.08
Bank subsidiaries		88,802	109,685	237,889	225,256	44,850	-19.04	-13.25
Nonbank subsidiaries		-2,253	147	365	-2,727	-1,062		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		165,564	202,113	408,864	220,621	382,723	-18.08	36.77
Memoranda								
Bank net income		213,802	229,685	437,889	245,256	404,850	-6.92	61.52
Nonbank net income		-2,210	184	438	-2,640	-934		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		8,604,868	94.53	3,418,017	87.42	3,524,521	87.74	3,338,715	3,077,699	151.75	240.01
Common and preferred stock		8,604,868	94.53	3,418,017	87.42	3,524,521	87.74	3,338,715	3,077,699	151.75	240.01
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		61,645	0.68	4,330	0.11	4,580	0.11	4,160	4,170	1323.67	1574.68
Common and preferred stock		61,645	0.68	4,330	0.11	4,580	0.11	4,160	4,170	1323.67	1574.68
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		150,718	1.66	150,000	3.84	151,877	3.78	150,000	150,000	0.48	0.48
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		202,891	2.23	323,204	8.27	316,193	7.87	302,315	510,940	-37.23	52.14
Cash and due from unrelated depository institution		0	0	0	0	0	0	763	990	-100.00	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		82,502	0.91	14,378	0.37	19,920	0.50	14,010	15,583	473.81	410.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		9,102,624	100.00	3,909,929	100.00	4,017,091	100.00	3,809,963	3,759,382	132.81	221.07
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		483,244	5.31	487,977	12.48	485,611	12.09	490,343	463,044	-0.97	225.81
Subordinated notes and debentures		515,994	5.67	0	0	0	0	0	0	0	
Other liabilities		28,164	0.31	14,861	0.38	15,347	0.38	7,351	11,196	89.52	554.67
Balance due to subsidiaries and related institutions		77,434	0.85	77,386	1.98	77,808	1.94	77,644	77,372	0.06	0.15
Total liabilities		1,104,836	12.14	580,224	14.84	578,766	14.41	575,338	551,612	90.42	380.48
Equity Capital		7,997,788	87.86	3,329,705	85.16	3,438,325	85.59	3,234,625	3,207,770	140.20	207.00
Perpetual preferred stock (income surplus)		283,979	3.12	145,037	3.71	145,037	3.61	145,037	145,037	95.80	131.42
Common stock		1,828	0.02	937	0.02	937	0.02	937	937	95.09	95.09
Common surplus		6,148,853	67.55	1,101,126	28.16	1,108,594	27.60	1,109,532	1,113,250	458.42	446.73
Retained earnings		2,383,638	26.19	2,203,160	56.35	2,333,288	58.08	2,077,522	2,058,668	8.19	59.81
Accumulated other comprehensive income		-481,332	-5.29	5,890	0.15	-22,580	-0.56	42,256	-33,388		
Other equity capital components		-339,178	-3.73	-126,445	-3.23	-126,951	-3.16	-140,659	-76,734		
Total liabilities and equity capital		9,102,624	100.00	3,909,929	100.00	4,017,091	100.00	3,809,963	3,759,382	132.81	221.07
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		77,320	0.85	77,320	1.98	77,320	1.92	77,320	77,320	0.00	0.00
Notes payable to subsidiaries that issued TPS		75,000	0.82	75,000	1.92	75,000	1.87	75,000	75,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	4.47	10.52	4	12.31	12.64	54	12.25	11.94	59	6.99	7.29	43	12.48	9.68	80	
Bank net income / Average equity investment in banks	6.15	11.07	9	13.62	12.37	62	12.79	11.80	62	7.66	7.45	49	13.53	10.51	83	
Nonbank net income / Average equity investment in nonbanks	-10.57	10.05	2	8.72	13.40	51	10.09	13.12	50	-63.35	9.75	1	-22.67	7.89	3	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55		
Bank net income / Parent net income	129.14	98.83	97	113.64	96.24	93	107.10	96.79	83	111.17	88.16	82	105.78	82.22	71	
Nonbank net income / Parent net income		2.55			3.10	41	0.11	3.40	41		3.59			5.93		
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74		
Leverage																
Total liabilities / Equity capital	13.81	17.48	51	17.43	16.87	69	16.83	16.81	67	17.79	20.06	67	17.20	20.43	65	
Total debt / Equity capital	12.49	12.15	63	14.66	11.60	71	14.12	11.71	70	15.16	14.41	68	14.44	14.31	69	
Total debt + notes payable to subs that issued TPS / Equity capital	13.43	14.28	56	16.91	13.82	75	16.30	13.63	71	17.48	16.67	69	16.77	16.36	68	
Total debt + Loans guaranteed for affiliate / Equity capital	12.49	12.21	63	14.66	11.69	71	14.12	11.77	70	15.16	14.68	68	14.44	14.56	68	
Total debt / Equity capital – excess over fair value	12.49	12.27	63	14.66	11.71	71	14.12	11.81	70	15.16	14.52	67	14.44	14.51	69	
Long-term debt / Equity capital	12.49	11.61	65	14.66	11.05	71	14.12	10.95	70	15.16	13.56	68	14.44	13.04	69	
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	91.78	39.62	88	71.73	39.10	79	84.41	39.86	83	72.38	34.67	82	47.52	28.44	68	
Double Leverage																
Equity investment in subs / Equity capital	108.36	103.92	75	102.78	103.07	50	102.64	103.22	52	103.35	102.81	57	96.08	103.22	12	
Total investment in subs / Equity capital	108.36	109.01	66	102.78	108.26	40	102.64	108.40	41	103.35	110.16	40	96.08	111.07	5	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	2.02	0.41	95	0.23	0.25	50	0.22	0.29	52	0.49	0.47	57	-0.33	0.36	15	
Equity investment in subs – equity cap / Net income-div (X)	6.64	1.23	95	0.37	0.83	29	0.35	1.05	25	1.61	1.82	59		1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	80.63	126.15	29	115.35	138.64	47	109.26	152.85	33	18.67	136.59	2	202.97	177.68	66	
Cash from ops + noncash items + op expense / Op expense + dividend	-179.41	116.54	4	122.69	130.64	51	110.89	154.48	33	34.51	147.24	3	216.84	190.27	69	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	37.35	92.87	20	119.36	103.17	65	107.33	98.54	62	-10.06	134.08	1	205.78	116.34	91	
Pretax operating income + interest expense / Interest expense	994.17	1,457.38	51	1,342.78	1,479.01	57	1,260.22	1,835.33	48	58.92	2,016.32	6	2,086.36	1,968.54	71	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	504.54	1,417.74	34	1,162.72	1,667.11	53	1,092.47	1,770.77	48	65.32	1,539.23	6	1,687.05	1,632.83	63	
Dividends + interest from subsidiaries / Interest expense + dividends	102.26	140.52	38	143.67	153.06	54	119.66	174.12	34	12.97	150.43	3	219.78	210.80	61	
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)	21.80	28.68	59	51.32	41.77	79	51.92	47.61	80	28.02	35.64	67	48.60	57.11	78	
Other Ratios																
Net assets that reprice within 1 year / Total assets	2.19	3.32	49	8.06	3.64	82	7.65	3.44	77	7.92	3.85	78	13.59	2.64	92	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.36			0.21			0.17			0.10			0.04		
Nonaccrual		0.76			0.96			0.92			1.03			0.54		
Total		1.12			1.17			1.09			1.13			0.58		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.09	1.69	49	0.01	1.79	37	0.01	1.76	38	0.01	2.66	34	0.01	5.62	29	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	145.81	82.17	85	82.87	78.46	59	89.74	66.37	73		81.10		44.01	57.84	43
Dividends declared / Net income	69.59	34	91	37.84	25.30	80	37.44	28.27	69	69.46	42.29	87	38.97	33.08	60
Net income – dividends / Average equity.....	1.36	7.04	4	7.65	9.64	40	7.66	8.62	41	2.13	4.14	25	7.62	6.46	65
Percent of Dividends Paid															
Dividends from bank subsidiaries	108.49	128.25	47	156.91	139.49	63	130.64	155.92	43	13.05	132.17	18	241.35	178.13	69
Dividends from nonbank subsidiaries	0.04	2.20	56	0.05	3.97	58	0.05	4.90	47	0.06	3.41	50	0.09	7.53	40
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	108.53	168.66	38	156.96	193.08	54	130.68	203.53	34	13.11	174.85	7	241.44	260.40	57
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	58.47	43.08	62	52.25	36.56	66	45.67	45.96	46	8.15	60.28	10	88.92	66.55	74
Interest income from bank subsidiaries.....	0.07	0.13	75	0.09	0.11	78	0.09	0.11	77	0.75	0.36	80	1.16	0.54	79
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	58.54	46.71	61	52.33	38.35	65	45.76	51.33	44	8.90	62.88	10	90.08	69.36	67
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98		20.11	54.17	49	16.67	62.63	31		56.39				82.95
Interest income from nonbank subsidiaries.....		2.85		0	2.35	32	0	2.44	31		7.38				20.25
Management and service fees from nonbank subsidiaries		0.54		0	0.63	39	0	0.37	40		0.86				1.92
Other income from nonbank subsidiaries.....		0.18		0	0.08	46	0	0.07	45		0.16				1.06
Operating income from nonbank subsidiaries		54.49		20.11	76.16	40	16.67	87.22	25		79.84				150.41
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.30	65.33	54	98.44	67.82	65	92.57	74.16	43	69.61	69.76	28	97.07	67.32	64
Interest income from bank subsidiaries.....	0.12	0.78	66	0.17	0.39	73	0.18	0.23	77	6.37	0.63	93	1.26	0.80	75
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	96.42	75.26	43	98.60	81.78	52	92.76	83.13	30	75.98	82.20	24	98.34	78.80	54
Dividends from nonbank subsidiaries	0.03	3.28	57	0.03	2.67	57	0.03	3.07	45	0.30	1.95	63	0.03	2.65	41
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.03	5.58	47	0.03	6.48	38	0.03	4.67	33	0.30	4.70	53	0.03	7.29	27
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	7.74	28.16	39	15.85	28.31	51	15.92	26.38	53	15.77	27.08	52	16.70	28.33	51